

UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN

UNITED STATES OF AMERICA,

CIVIL ACTION NO.:

Plaintiff,

HONORABLE:

vs.

MICHAEL D. SWINT,

Defendant,

**COMPLAINT**

TO THE HONORABLE UNITED STATES DISTRICT COURT JUDGE:

The United States of America, plaintiff, alleges that:

**Jurisdiction**

1. This court has jurisdiction over the subject matter of this action pursuant to Article III, Section 2, U.S. Constitution and 28 U.S.C. § 1334.

**Venue**

2. The defendant is a resident of Wayne County, Michigan within the jurisdiction of this Court and may be served with service of process at 11399 Mitchell Street, Hamtramck, MI 48212.

**The Debt – Account No. 1998A16301**

3. The debt owed to the United States of America is as follows:

A. Current Principal ( <i>after application of all prior payments, credits, and offsets</i> )	\$3,938.01
B. Current Capitalized Interest Balance and Accrued Interest	\$1,294.73
C. Administrative Fee, Costs, Penalties	\$50.00
D. Accrued Capitalized Interest since February 10, 1997	\$5,337.47
<b>Total Owed</b>	<b>\$10,620.21</b>

The Certificate of Indebtedness, attached as Exhibit "A", shows the total owed excluding attorney's fees and CIF charges. The principal balance and interest balance shown on the Certificate of

Indebtedness is correct as the date of the Certificate of Indebtedness after application of all prior payments, credits and offsets. Prejudgment interest accrues at the rate of 8% per annum.

**Failure to Pay**

4. Demand has been made upon the defendant for payment of the indebtedness, and the defendant has neglected and refused to pay the same.

WHEREFORE, USA prays for judgment:

- A. For the sums set forth in paragraph 3 above, plus prejudgment interest through the date of judgment, all administrative costs allowed by law, and post-judgment interest pursuant to 28 U.S.C. § 1961 and that interest on the judgment be at the legal rate until paid in full;
- B. For attorney's fees to the extent allowed by law;
- C. Filing fee of \$350.00 as premitted by 28 U.S.C. § 2412(a)(2); and,
- D. For such other relief which the Court deems proper.

Respectfully submitted,

By: /s/ Craig S. Schoenherr, Sr.  
CRAIG S. SCHOENHERR, SR. (P32245)  
Attorney for Plaintiff  
O'Reilly Rancilio PC  
12900 Hall Rd Ste 350  
Sterling Heights, MI 48313  
Phone: (586) 726-1000  
Fax: (586) 726-1560  
[cschoenherr@orlaw.com](mailto:cschoenherr@orlaw.com)

U.S. DEPARTMENT OF EDUCATION  
SAN FRANCISCO, CALIFORNIA

CERTIFICATE OF INDEBTEDNESS

Name: Michael D. Swint

Address: 19428 Lauder  
Detroit, MI 48235  
SSN No. [REDACTED]-8456

Total debt due United States as of 2/10/97: \$5,282.74

I certify that U.S. Department of Education records show that the debtor named above is indebted to the United States in the amount stated above, plus additional interest on the principal balance of \$3,938.01 from 2/10/97 at the annual rate of 8.00%. Interest accrues on the principal amount of this debt at the rate of \$0.86 per day.

The claim arose in connection with a Government insured or guaranteed loan made by a private lender and assigned to the United States.

On 8/8/89 & 9/9/90 the debtor executed promissory note(s) to secure loan(s) from Volunteer Bank and Trust Company, St. Paul, MN under loan guaranty programs authorized under Title IV-B of the Higher Education Act of 1965, as amended, 20 U.S.C. 1071 et.seq (34 C.F.R. part 682). The holder demanded payment according to the terms of the note(s) and on 8/28/91 & 3/28/92 the debtor defaulted on the obligation.

Pursuant to 34 C.F.R. 682.202 and/or terms of the promissory note(s) the holder(s) capitalized interest accrued to the original lender in the amount of \$191.72, thereby increasing the principal balance due to \$3,938.01.

After application of the last voluntary payment of \$0.00 which was received on N/A the debtor now owes the following:

Principal:	\$3,938.01
Interest:	\$1,294.73
Administrative/Collection Costs:	\$50.00
Penalties:	\$0.00

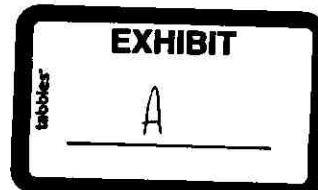
CERTIFICATION: Pursuant to 28 USC Section 1746, I certify under penalty of perjury that the foregoing is true and correct.

2-20-97

Date

*Richard D. Swint*  
Loan Analyst  
Litigation Branch

EX. A







HIGHER EDUCATION ASSISTANCE FOUNDATION  
P.O. BOX 64107 • ST. PAUL, MN 55164-0107

HEAR USE ONLY

GUARANTEED  
STUDENT LOAN  
(GSL) APPLICATION  
PROMISSORY NOTE

## SECTION A - TO BE COMPLETED BY BORROWER PRINT IN BOLD PRESS FAMILY OR TYPE

1. NAME AND NEWMANES

Swint

First Michael

M.I. S.D.

12456

2. PERMANENT ADDRESS

19428 Lauder

STATE

(313) 861-8325

CITY

Detroit, Mi. 48235

3. U.S. CITIZENSHIP STATUS (CHECK ONE)

4. U.S. CITIZEN OR  
NON-CITIZEN  
2  PERMANENT RESIDENT OR  
OTHER ELIGIBLE ALIEN

ALIEN ID NUMBER IF APPLICABLE

5. PERMANENT RESIDENT  
OR NON-CITIZEN6. DRIVERS LICENSE NUMBER IF YOU DO YOU HAVE A LICENSE,  
PRINT NAME AND DO BORN7. ID STATE IN WHICH  
LICENSE ISSUED

8. ADDRESS OF BORROWER WHILE IN SCHOOL STREET, CITY, STATE, ZIP

9. PHONE AT SCHOOL ADDRESS

(615) 524-6525

10. NUMBER OF STUDY SEATS  
IN INSTITUTIONS AND SOURCE

undecided

11. GRANT AMOUNT REQUESTED

12456.00

12. LOAN PERIOD

7/04 8/1591 15 150

13. PRIOR LOAN INFORMATION, READ INSTRUCTIONS IN THE APPLICATION BOOKLET

14. HAVE YOU EVER DELINQUENTED ON A GSL, SLS (ALAS), PLUS, PERMANENT, CONSOLIDATED  
OR GRADUATE LOAN?

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